New Anthem Blue Cross-SCCIPA Accountable Care Organization (ACO)

As previously announced, Anthem Blue Cross and SCCIPA have partnered to offer an optional Accountable Care Organization (ACO) for those PPO enrollees, and their dependents, who receive a majority of their medical services from a SCCIPA physician.

Please find attached a letter that was recently mailed to the Anthem Blue Cross PPO enrollees who were identified to participate. In sum, it informs the enrollee that the new ACO has the following characteristics:

- Offered at no additional cost.
- No change in health benefits covered.
- Additional support to coordinate their care.
- No change in referrals or authorizations.
- No change to claims.
- Ability to opt-out by not using the new member ID cards.

For your convenience, below is an example of the new Anthem-Blue Cross ACO member ID cards that were issued:

![Example of new member ID cards](image)

If you have questions regarding this new partnership between Anthem Blue Cross and SCCIPA, you may contact one of following SCCIPA Network Management Associates for more information: Cheryl Montes, at (650) 358-5802 or Treva McMahan, at (650) 358-5712.
Dear Member:

We're very pleased to tell you some exciting news about your health care. You've been selected to participate in an optional new pilot program from Anthem Blue Cross in partnership with your personal doctor, who is affiliated with Santa Clara County IPA (SCCIPA).

This program, called an Accountable Care Organization (ACO), was developed through collaboration between SCCIPA and Anthem Blue Cross. Under this program, you'll receive all the same benefits you currently enjoy from your Anthem Blue Cross or Anthem Blue Cross Life and Health Insurance Company PPO plan ("Anthem Blue Cross PPO plan"). But now, as you visit your SCCIPA-affiliated doctor, you and your covered dependents will enjoy additional support and services at no additional cost.

These services are an enhancement to your current Anthem Blue Cross PPO plan. They're designed to help you:

- Better manage and improve your health
- Coordinate your care
- Control your health care costs

Here's how the ACO works, and what it means to you.

Traditionally, as a member of a PPO plan, you can choose to receive care from many doctors who are part of a broad network. This is a good system, but there is room for improvement. The most significant change we can make right now is to do a better job of coordinating your care among all of your health care providers.

If you decide to participate in the ACO, you and your dependents may continue to see any doctor you wish. You're still a part of the Anthem Blue Cross PPO plan, just as you were before. However, by seeing a SCCIPA-affiliated doctor, you will benefit from the additional services being offered to you and your dependents through the ACO.

The ACO is a new approach to your existing Anthem Blue Cross PPO plan. With the ACO, you'll experience a whole new level of coordination of care.

- Your personal doctor will now have detailed clinical information about important services you need. SCCIPA will help your doctor coordinate those services for you. This will help you maintain good health and provide you with better clinical results and a better patient experience, particularly if you're ever hospitalized or if you're living with a chronic condition.

- Doctors and staff will take a more proactive role in your care: reminding you of exams and immunizations, setting up preventive programs, monitoring progress, and more.

- When you need treatment, we will help coordinate your care among all your doctors within the ACO. This will help ensure that important information is being shared among the entire treatment team. It will also help eliminate the inconvenience, expense and risk of duplicated tests and procedures.

- Finally, if you're hospitalized, we will arrange needed therapy and follow-up visits after you leave the hospital. This will save you the inconvenience of making these arrangements yourself and allow you to focus on recovery.
It's easy to take advantage of all that this new ACO program has to offer. Simply choose to receive your care at the office of your SCCIPA-affiliated doctor. Bring the enclosed new member ID card(s) with you the next time you visit your SCCIPA-affiliated doctor,* so that the office knows that you're entitled to the ACO enhancements, and destroy your old card(s). If you choose not to participate in the ACO simply continue to use your existing cards.

SCCIPA has considerable experience in supporting patients' needs with personalized assistance when you need help accessing health care services. This exciting new ACO is an excellent fit with that SCCIPA tradition. We're eager to bring our expertise to this innovative approach to care.

Remember, as an Anthem Blue Cross PPO member, you have the choice to seek your medical care with a doctor outside of SCCIPA. You'll still be covered as you are now. You simply won't be able to enjoy the advantages the ACO has to offer.

In the coming weeks, we'll provide you with additional details about this new program. On behalf of your doctor, you may also get a call, letter, or email from your doctor's office staff or SCCIPA. We look forward to working with you to improve not only your health, but also your healthcare experience.

In Good Health,

J. Kersten Kraft, MD  
President  
Santa Clara County IPA

Michael J. Belman, MD, MPH  
Medical Director  
Anthem Blue Cross

P.S. If you have questions...

Start with the enclosed Frequently Asked Questions, or visit www.anthem.com/ca/aco/scicipa.

- If you still have questions, please call SCCIPA at 1-800-977-7332
- If you wish to speak to an Anthem Blue Cross representative, please call the number on the back of your Anthem Blue Cross health plan ID card.

*Although you can only receive the additional ACO services with your SCCIPA-affiliated doctor, your new card will work for all your Anthem Blue Cross PPO benefits, just the way your old card(s) did before.
Anthem Blue Cross and SCCIPA ACO Pilot Program
Member FAQs

When does the ACO program begin?
The program is active now. Starting with your next visit to your SCCIPA-affiliated doctor, you and your covered dependents will enjoy additional support and services at no additional cost.

What do I need to do to take advantage of the ACO?
Just two things:
1. We’ve enclosed a new member ID card(s). Present your new ID card(s) when you or your covered dependents are receiving services. The “ACO” designation on your card(s) will alert your doctor’s staff that you’re eligible for the ACO services when you visit your SCCIPA-affiliated doctor.
2. Choose to receive your medical care from physicians and hospitals affiliated with SCCIPA, as you may have in the past.

How was I selected to be part of the ACO?
Selection criteria for the ACO program were developed by Anthem Blue Cross and SCCIPA. Members selected for participation are Anthem Blue Cross PPO members who have received a majority of their care from a doctor affiliated with SCCIPA.

Can my family take part in the ACO, too?
Yes. The covered dependents on your plan can also enjoy the enhanced care experience of the ACO.

Will my health plan benefits, costs, deductibles or copays change?
No. Your benefit plan remains unchanged. All that’s different is the way that you’ll receive health care services from your physicians affiliated with SCCIPA.

How is my Anthem Blue Cross eligibility impacted?
There is no impact to eligibility. You’re still a part of the Anthem Blue Cross PPO plan, just as you were before. The only difference is that now you have access to enhanced services when you choose to visit a SCCIPA-affiliated doctor.

Do referrals/authorization requirements change with the ACO?
No. Since the pilot program is using the Anthem Blue Cross PPO network, there are no changes to referrals/authorizations.

You and your dependents can continue to see any physician you wish. If you or your covered dependent(s) are referred to a specialist by a physician in the ACO and you choose to go to a different specialist, that’s your choice. There will be no impact to your benefits as long as you continue to abide by the stipulations set forth in your current Anthem Blue Cross PPO plan.

How are claims impacted?
Claims are not impacted at all. Since the pilot program is using the Anthem Blue Cross PPO network, there are no changes to claims mailing addresses and claims processing.

If this is an “enhanced” program, how come it doesn’t cost any more? What’s the catch?
The idea behind an ACO is that it works to make your health care experience more efficient in two different ways.

1. The first and most important is that it gives your doctor the ability to partner with you to help manage and treat serious, chronic, or recurring conditions. The goal is to provide care that’s coordinated so that your doctor can focus more on preventive care and programs that help you stay healthy.

Consider, for example, a diabetes or asthma patient who had two hospitalizations last year, if that patient participates in a preventive-care program identified by your health care team under the ACO, and as a result has no hospitalizations this year, that saves a lot of money - not just on direct medical expenses, but also for the patient. There are fewer copays, fewer out-of-pocket costs, and no loss of income due to being in the hospital. (And, of course, there are benefits of being healthier that can’t be measured in dollars, like reduced strain on family members and just being able to enjoy your life.)
2. The second is that by coordinating your care with a single medical practice, your medical practice team will better know your needs and be able to better assist with communication among the doctors, specialists and hospitals that take care of you. Your health care team will have clinical information which will improve your health care team’s ability to coordinate your care and will help reduce duplicate or unnecessary testing and inconvenience to you.

Together these two changes in managing health care will allow Anthem Blue Cross and SCCIPA to use your health care dollars more efficiently. And that will enable us, as a team, to provide a better patient experience without incurring additional costs for you.

A friend is also an Anthem Blue Cross PPO member. Can he or she get the ACO?

No. Eventually, we hope to expand the ACO program and offer it to all of our Anthem Blue Cross PPO members. For this pilot, however, only pre-selected members, and their covered dependents, are eligible.

If there are other enhancements down the road, can I take advantage of them as well?

The program details we’ve described in the enclosed letter are just the beginning. As we develop additional enhancements, we’ll automatically add them to the program. You won’t have to do anything to get these and other enhancements as they are rolled out, and there will be no additional cost to you.

Why did I receive a replacement health plan identification card?

The new health plan ID card has an “ACO” designation to identify members who can participate in the ACO program. When your SCCIPA-affiliated doctor and staff see this designation, they can take the proper steps to provide you and your covered dependents with the enhanced benefits the ACO offers. Again, your benefits have not changed. Nor are you restricted to seeing doctors within the ACO program or Anthem Blue Cross PPO network.

Will I be required to see a certain primary care physician, or to use a specific hospital, facility or specialist?

No. You and your dependents may continue to see any physician you wish. However, by seeing a physician affiliated with SCCIPA, you will benefit from the additional services being offered to you and your dependents through the ACO.

What if I don’t want the ACO?

As an Anthem Blue Cross PPO member, you have the choice to seek your medical care with a provider outside of SCCIPA. You’ll still be covered as you are now. You simply won’t be able to enjoy the advantages the ACO has to offer. The good news is that there are more than eight hundred outstanding physicians affiliated with SCCIPA in Santa Clara County if you wish to enjoy those advantages.

Do these programs have a track record of success?

ACOs are new to Anthem Blue Cross and SCCIPA, as they are for much of the health care industry. However, they’ve been tested for some time. Pilot programs undertaken elsewhere have already achieved higher quality care, higher patient satisfaction, and significant cost efficiencies. We feel confident that you’ll like the ACO. We’re excited about implementing it, and about helping you experience the next level of excellence in patient care.

Where can I get more information?

Start with www.anthem.com/ca/aco/sccipa. We’ll continually update this site as we develop and grow the program, so it’s a good resource for you.